

In re:
Ellen Penot
Debtor

Case No. 18-12507-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 28, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2022:

Recip ID	Recipient Name and Address
db	+ Ellen Penot, 59 Ralston Avenue, Havertown, PA 19083-2237
cr	+ THE BANK OF NEW YORK MELLON, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ The Bank of New York Mellon FKA The Bank of New Yo, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	THE BANK OF NEW YORK MELLON, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	*+	The Bank of New York Mellon, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	The Bank of New York Mellon, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2022 at the address(es) listed below:

Name	Email Address
DANIEL T. MCGRORY	on behalf of Debtor Ellen Penot dmcgrory@pmrbm.com hhunter@pmrbm.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Specialized Loan Servicing LLC as Servicing Agent for the Bank of New York Mellon FKA the Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series

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User: admin

Page 2 of 2

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kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

REBECCA ANN SOLARZ

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee et al...
bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: ELLEN PENOT, Debtor, SPECIALIZED LOAN SERVICING, LLC AS SERVICING AGENT FOR THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-1, Movant, v. ELLEN PENOT, RICHARD PENOT, and KENNETH E. WEST, Trustee, Respondents.	Bankruptcy No. 18-12507-elf Chapter 13 Document No. 39, 42
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ORDER OF COURT

AND NOW, this 28th day of April, 2022, upon consideration of the parties'
Amended Stipulation Resolving Motion for Relief from the Automatic Stay & Co-Debtor Stay, (Doc. #
48), it is hereby **ORDERED** that the Stipulation is approved.



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: ELLEN PENOT, Debtor, SPECIALIZED LOAN SERVICING, LLC AS SERVICING AGENT FOR THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-1, Movant, v. ELLEN PENOT, RICHARD PENOT, and KENNETH E. WEST, Trustee, Respondents.	Bankruptcy No. 18-12507-elf Chapter 13 Document No. 39, 42
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**AMENDED STIPULATION RESOLVING MOTION FOR RELIEF FROM THE AUTOMATIC
STAY & CO-DEBTOR STAY**

AND NOW, comes Movant, Specialized Loan Servicing, LLC as Servicing Agent for the Bank of New York Mellon FKA the Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-1, by and through its undersigned counsel, Bernstein-Burkley, P.C., and, Debtor, Ellen Penot, by and through their undersigned counsel, Daniel T. McGrory, Esquire and together file this *Amended Stipulation Resolving Motion for Relief from the Automatic Stay & Co-Debtor Stay* the "Stipulation"), stating as follows:

1. The automatic stay as provided by Section 362 of the Bankruptcy Code shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. The Movant holds a first mortgage (the "Mortgage") on Debtor's real property located at 59 Ralston Ave, Havertown, Pennsylvania 19083 ("Property").
3. As of the date of this Stipulation, the Debtor is in default of his post-petition payment obligations to Movant in the amount of \$2,089.68.

4. Debtor will cure the post-petition arrears by making monthly payments to Movant by making payments in the amount of \$1,570.70 (\$348.28 arrears payment plus \$1,222.42 regular monthly payment) until the post-petition arrears are cured. After the post-petition arrears are cured, Debtor shall timely make all future regular \$1,222.42 monthly payments to Movant pursuant to the terms of the Mortgage. The first payment due under this Stipulation will be the payment that comes due on April 1, 2022. The payments and due dates will be as follows:

April 1, 2022	\$1,570.70
May 1, 2022	\$1,570.70
June 1, 2022	\$1,570.70
July 1, 2022	\$1,570.70
August 1, 2022	\$1,570.70
September 1, 2022	\$1,570.70

As of October 1, 2022, Debtor shall resume payment \$1,222.42 (regular payments continue until Mortgage is paid in full).

5. Debtor shall direct the payments to:

Specialized Loan Servicing, LLC
6200 S, Quebec Street, Suite 300
Greenwood Village, CO 80111

Payments must be received by Movant at the above-referenced address on or before the 1st day of each month. Debtor will be in default under the Stipulation in the event that the Debtor fails to comply with the payment terms and conditions in Paragraph 4, *supra*. If Debtor defaults under this Stipulation, Movant will send Debtor and Debtor's counsel Notice of Default. Debtor will have ten (10) days from the date of the Notice of Default to cure the default. If default is not cured after the ten days, a Certification of Default will be immediately filed with the Court by the Movant

6. In the event the instant bankruptcy case is converted to a case under Chapter 7 of the Bankruptcy Code, the Debtor shall cure the pre-petition and post-petition arrears within ten (10) days from the date of such conversion. Should Debtor fail to cure said arrears within the ten-day period, such failure shall be deemed a default under the terms of this Stipulation Movant may serve a Notice of Default and Intent to File Certification of Default but Debtor will not be granted an opportunity to cure the default. Instead, a Certification of Default will be immediately filed with the Court.

7. This Stipulation may only be modified by a revised Stipulation filed on the docket in the Bankruptcy. No oral modifications are permitted and any allegation that the Stipulation was modified orally will be disregarded as evidence. No written modifications are permitted, except for a revised Stipulation filed on the docket in the Bankruptcy. The parties request that this Honorable Court enter an Order approving this Stipulation.

Agreed to by:

By: /s/ Keri P. Ebeck
Keri P. Ebeck
PA I.D. # 91298
kebeck@bernsteinlaw.com
601 Grant Street, 9th Floor
Pittsburgh, PA 15219
(412) 456-8112
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*Counsel for Specialized Loan Servicing, LLC
as Servicing Agent for the Bank of New York
Mellon FKA the Bank of New York, as Trustee
for the Certificateholders of the CWABS, Inc.,
Asset-Backed Certificates, Series 2007-1*

By: /s/ Daniel T. McGrory
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144 East DeKalb Pike, Suite 300
King of Prussia, PA 19406
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Counsel for Ellen Penot